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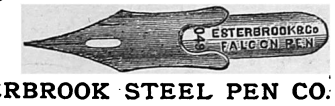

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For the year ending December 31st, 1882.

ASSETS.....$97,961,317.72.

Annuity Account.

	No.	Ann. Pay'ts.		No.	Ann. Pay'ts.
Annuities in force, Jan. 1st, 1882.	58	$21,139 81	Annuities in force, Jan. 1st, 1883.	55	$19,200 91
Premium Annuities.....		4,338 20	Premium Annuities.....		3,712 44
Annuities Issued.....	2	480 68	Annuities Terminated.....	5	3,045 34
	60	$25,958 69		60	$25,958 69

Insurance Account.

	No.	Amount.		No.	Amount.
Policies in force, Jan. 1st, 1882.	101,490	$315,900,137	Policies in force, Jan. 1st, 1883.	106,214	$329,554,174
Risks Assumed.....	11,416	37,234,458	Risks Terminated.....	6,692	23,580,421
	112,906	$353,134,595		112,906	$353,134,595

Revenue Account.

Dr.		*Cr.*	
To Balance from last account.....	$89,618,413 97	By paid Death Claims.....	$4,743,153 40
" Preminms received.....	12,845,592 86	" " Matured Endowments.....	1,288,759 80
" Interest and Rents.....	5,078,765 79	Total claims—$6,031,913 20	
		" " Annuities.....	24,046 55
		" " Dividends.....	3,139,320 83
		" " Surrendered Policies and Additions.....	3,653,554 66
		Total paid Policy-holders—$12,848,835 24	
		" " Commissions (payment of current and extinguishment of future).....	842,322 91
		" " Contingent Guarantee Acc't.	29,703 77
		" " Taxes and Assessments.....	243,059 06
		" " Expenses.....	795,865 56
		" " Balance to New Account....	92,782,986 08
	$107,542,772 62		$107,542,772 62

Balance Sheet.

Dr.		*Cr.*	
To Reserve at four per cent.....	$92,469,059 00	By Bonds Secured by Mortgages on Real Estate.....	$47,350,317 82
" Claims by death not yet due.....	850,120 00	" United States and other Bonds....	20,618,635 00
" Premiums paid in advance.....	19,795 55	" Loans on Collaterals.....	17,099,960 00
" Agents' Balances.....	10,928 31	" Real Estate.....	7,851,516 39
" Surplus and Contingent Guarantee Fund.....	4,611,414 86	" Cash in Banks and Trust Companies at interest.....	2,729,386 87
		" Interest accrued.....	1,236,731 63
		" Premiums deferred, quarterly and semi-annual.....	959,242 61
		" Premiums in transit, principally for December.....	115,527 40
	$97,961,317 72		$97,961,317 72

NOTE.—If the New York Standard of four and a half per cent Interest be used, the Surplus is over $12,000,000.

From the Surplus, as appears in the Balance Sheet, a dividend will be apportioned to each participating Policy which shall be in force at its anniversary in 1883.

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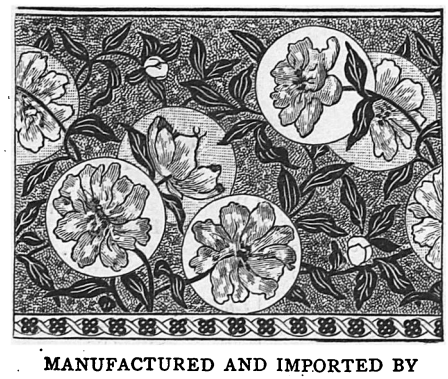

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SURPLUS (N. Y. Standard), . . 700,929 09

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SUMMARY OF ASSETS.

United States Bonds at Market Value,	$2,000,026 23
Real Estate,	127,603 05
Temporary Loans secured by United States Bonds,	560,000 00
Interest Accrued,	54,413 03
Premiums Uncollected,	227,945 48
Cash in Bank and in Office,	270,029 67
Other Assets,	2,729 48
TOTAL,	$3,242,746 96
Liabilities, including Reserve for Unearned Premiums,	1,873,693 28
SURPLUS,	$1,369,053 68
Income for the Year,	2.286,940 75
Expenditure,	1,916,394 34

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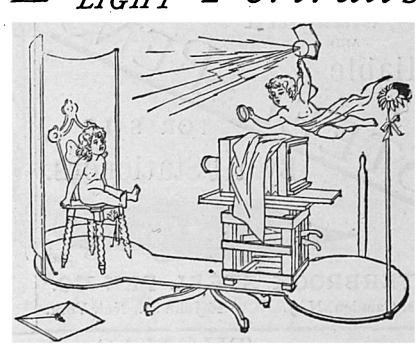

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